# Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main Document Page 1 of 47

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	☐ Check if this an amended filing

### Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	you	e the name that is on r government-issued ure identification (for mple, your driver's	Kevon First name	First name
	licer	nse or passport).	Middle name	Middle name
ic	iden	g your picture tification to your eting with the trustee.	Johnson Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		ude your married or den names.		
3.	you nun Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer ntification number	xxx-xx-6779	

Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main Document Page 2 of 47 Case number (if known)

Debtor 1 Kevon A Johnson

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
<ol> <li>Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years</li> </ol>		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
		10021 S State Street Chicago, IL 60628 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
ò.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Entered 04/25/17 10:50:42 Desc Main Page 3 of 47 Case 17-12892 Doc 1 Filed 04/25/17

Document Case number (if known) Debtor 1 Kevon A Johnson

Par	t 2: Tell the Court About								
7.	The chapter of the Bankruptcy Code you are			ne. (For a brief description of each, see <i>Notice Required by 11 U.S.C.</i> § 342(b) for Individuals Filing for Bankruptcy 010)). Also, go to the top of page 1 and check the appropriate box.					
	choosing to file under		Chapter 7						
			Chapter 11						
			Chapter 12						
		<b>■</b> C	Chapter 13						
8.	How you will pay the fee	•	about how you	entire fee when I file my per u may pay. Typically, if you ar attorney is submitting your par address.	e paying	the fee yourself,	you may pay with cash	n, cashier's check, or money	
				the fee in installments. If yo		e this option, sign	and attach the Applica	ation for Individuals to Pay	
		_	•	e in Installments (Official Form	,	this option only if	you are filing for Char	otor 7. By low, a judgo may	
		☐ I request that my fee be waived (You may request this option of but is not required to, waive your fee, and may do so only if you applies to your family size and you are unable to pay the fee in it the Application to Have the Chapter 7 Filing Fee Waived (Official)						of the official poverty line that this option, you must fill out	
9.	Have you filed for bankruptcy within the last 8 years?	□ N							
			District	Northern District of Illinois, Eastern Division	When	12/05/13	Case number	13-46753	
			District	Northern District of Illinois, Eastern Division	When	7/03/13	Case number	13-27163	
			District	Northern District of Illinois, Eastern Division	When	3/27/13	Case number	13-12598	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	■ No							
			Debtor				Relationship to y	/ou	
			District		When		Case number, if	known	
			Debtor				Relationship to y	/ou	
			District		When		Case number, if	known	
11.	Do you rent your	■ N	o. Go to li	ne 12.					
	residence?	□ Ye	es. Has you	ur landlord obtained an eviction	n judgm	ent against you ar	nd do you want to stay	in your residence?	
				No. Go to line 12.	-	•	•		
				Yes. Fill out <i>Initial Statement</i> bankruptcy petition.	About ai	n Eviction Judgme	ent Against You (Form	101A) and file it with this	

Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main Page 4 of 47 Document Case number (if known) Debtor 1 Kevon A Johnson Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4:

#### Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

	No.
_	

Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main

Debtor 1 Kevon A Johnson Page 5 of 47 Case number (if known)

\_\_\_\_

## Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main

Page 6 of 47 Document Case number (if known) Debtor 1 Kevon A Johnson Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will □ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Kevon A Johnson Signature of Debtor 2 Kevon A Johnson Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on April 25, 2017

MM / DD / YYYY

Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main Document Page 7 of 47

Debtor 1 Kevon A Johnson Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Thomas G. Stahulak Signature of Attorney for Debtor	Date	April 25, 2017 MM / DD / YYYY
Thomas G. Stahulak Printed name		
Stahulak & Associates, L.L.C. / GetFiled		
53 W. Jackson Blvd., Suite 652 Chicago, IL 60604 Number, Street, City, State & ZIP Code		
Contact phone (312) 662-1480	Email address	ecf@stahulakandassociates.com
6288620 Bar number & State		<u> </u>

Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main

		Docum	ent Page 8 of 4	.7	
Fill in this infor	mation to identify your	case:			
Debtor 1	Kevon A Johnson				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
					· ·

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part	1: Summarize Your Assets		
			assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	2,875.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	2,875.00
Part	2: Summarize Your Liabilities		
			liabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	9,000.00
	Your total liabilities	\$	9,000.00
Part	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,099.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,949.00
Part	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other so	chedules.
7.	Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

page 1 of 2

the court with your other schedules.

Entered 04/25/17 10:50:42 Desc Main Doc 1 Filed 04/25/17 Case 17-12892 Document

Page 9 of 47
Case number (if known) Debtor 1 Kevon A Johnson

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.

2,049.00 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main

			Document	Page 10 of 47			
Fill in	this inform	nation to identify your	case and this filing:				
Debto	r 1	Kevon A Johnson					
Dobto		First Name	Middle Name	Last Name			
Debto	r 2						
(Spouse	e, if filing)	First Name	Middle Name	Last Name			
United	d States Bar	kruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS			
Case	number			_			Check if this is an
							amended filing
Offic	cial For	rm 106A/B					
_			0r41/				
<u> </u>	<u>ieauie</u>	e A/B: Prop	erty				12/15
hink it nforma Answer	fits best. Be ation. If more every quest	e as complete and accura space is needed, attach ion.	e items. List an asset only once. If ate as possible. If two married peop a separate sheet to this form. On t	ole are filing together, both and the top of any additional page	re equally responsible for	r supplyi	ng correct
Part 1:	Describe E	Each Residence, Building	g, Land, or Other Real Estate You C	wn or Have an Interest In			
. Do y	ou own or h	ave any legal or equitabl	e interest in any residence, building	g, land, or similar property?			
_							
■ N	lo. Go to Part	2.					
□ Y	es. Where is	the property?					
Part 2:	Describe V	our Vehicles					
	20000						
3. <b>C</b> ar □ N <b>■</b> Y	lo	icks, tractors, sport u	tility vehicles, motorcycles				
3.1	Make: C	Chevy	Who has an interest in t	he property? Check one	Do not deduct secure		
0.1	_	railblazer	Debtor 1 only	no property: Oneok one	the amount of any sec Creditors Who Have		
	- Wiodel.	2002	Debtor 2 only				
	Approximate		,000 Debtor 1 and Debtor 2	only	Current value of the entire property?		rrent value of the rtion you own?
	Other inform		At least one of the deb	,	,	•	·
						_	
			☐ Check if this is comr	nunity property	\$2,625.00	<u> </u>	\$2,625.00
L			(see instructions)				
Exai	<i>mples:</i> Boat lo 'es	s, trailers, motors, pers	TVs and other recreational velonal watercraft, fishing vessels, s	snowmobiles, motorcycle ad	ccessories		
.paç	ges you ha	ve attached for Part 2	. Write that number here				\$2,625.00
Part 3:		our Personal and Hous	ehold Items able interest in any of the follo	wing items?		Curr	ent value of the
50 yo	a own or n	ave any legal of equit	able iliterest ill driy of the folio	wing itelies:		<b>porti</b> Do no	on you own? ot deduct secured s or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

	Case 17-12892	Doc 1	Filed 04/25/17 Document	Entered 04/25/17 10:50:4	12 Desc Main
Debtor 1	Kevon A Johnson		Document	Page 11 of 47  Case number (if kn	own)
■ Yes.	Describe				
	Used pe	ersonal hou	sehold furniture and g	goods/items	\$150.00
■ No	les: Televisions and radios; including cell phones, c			oment; computers, printers, scanners; mu	sic collections; electronic devices
8. Collecti Examp	Describe  ibles of value  les: Antiques and figurines; other collections, memo			oks, pictures, or other art objects; stamp,	coin, or baseball card collections;
9. <b>Equipm</b> Example  No	ent for sports and hobbie		other hobby equipment;	bicycles, pool tables, golf clubs, skis; can	oes and kayaks; carpentry tools;
■ No	ms  ples: Pistols, rifles, shotguns  Describe	s, ammunitior	n, and related equipmen	t	
□ No	es ples: Everyday clothes, furs.  Describe	, leather coat	s, designer wear, shoes	, accessories	
	Used pe	ersonal cloth	ning and accessories		\$100.00
■ No □ Yes.  13. Non-fa Exam  ■ No □ Yes.  14. Any ot	ples: Everyday jewelry, cost  Describe  arm animals ples: Dogs, cats, birds, hors  Describe	es old items yo		ding rings, heirloom jewelry, watches, ge ncluding any health aids you did not li	
	the dollar value of all of yo art 3. Write that number ho			ny entries for pages you have attached	\$250.00
	escribe Your Financial Assets				
Do you ov	wn or have any legal or eq	uitable inter	est in any of the follow	ring?	Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No	ples: Money you have in you			osit box, and on hand when you file your	petition
Official For	m 106A/B		Schedule A/B: F	Property	page

Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main

Page 12 of 47
Case number (if known) Document Debtor 1 Kevon A Johnson 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ■ No Institution name: ☐ Yes..... 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ■ No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them...

Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions.

Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main Page 13 of 47
Case number (if known) Document Debtor 1 Kevon A Johnson 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No  $\hfill \square$  Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$0.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main Document Page 14 of 47 Case number (if known)

	Do you have other property of any kind you did not already Examples: Season tickets, country club membership No Yes. Give specific information	ı list?			
54.	Add the dollar value of all of your entries from Part 7. Write	te that nu	ımber here		\$0.00
Part	8: List the Totals of Each Part of this Form				
55.	Part 1: Total real estate, line 2				\$0.00
56.	Part 2: Total vehicles, line 5		\$2,625.00		
57.	Part 3: Total personal and household items, line 15		\$250.00		
58.	Part 4: Total financial assets, line 36		\$0.00		
59.	Part 5: Total business-related property, line 45		\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52		\$0.00		
61.	Part 7: Total other property not listed, line 54	+	\$0.00		
62.	Total personal property. Add lines 56 through 61		\$2,875.00	Copy personal property to	tal \$2,875.00

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

Debtor 1

\$2,875.00

	Ca	3Se 17-12892 DO	Document		Page 15 of 47	.42 Desc Main		
Fil	l in this infor	mation to identify your cas			AUE 13 01 47			
De	btor 1	Kevon A Johnson						
		First Name	Middle Name	L	ast Name			
	btor 2 ouse if, filing)	First Name	Middle Name	L	ast Name			
Un	ited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT OF	ILLIN	OIS			
Ca	se number							
(if k	nown)					☐ Check if this is an amended filing		
$\bigcirc$	fficial Fo	rm 106C				•		
			perty You Cla	im	as Exempt	4/16		
		<u>,</u>			•			
the nee	property you I	isted on <i>Schedule A/B: Prop</i> nd attach to this page as ma	perty (Official Form 106A/B)	as yo	our source, list the property that you	r supplying correct information. Using claim as exempt. If more space is additional pages, write your name and		
spe any fun exe	ecific dollar a applicable s ds—may be u emption to a p	mount as exempt. Alterna tatutory limit. Some exem unlimited in dollar amount	tively, you may claim the f ptions—such as those for . However, if you claim an	ull fa heal exer	th aids, rights to receive certain b nption of 100% of fair market valu	ng exempted up to the amount of enefits, and tax-exempt retirement		
Pa	rt 1: Identi	fy the Property You Claim	as Exempt					
1.	Which set o	f exemptions are you clair	ning? Check one only, eve	n if yc	our spouse is filing with you.			
	You are c	laiming state and federal no	nbankruptcy exemptions.	11 U.S	S.C. § 522(b)(3)			
	☐ You are c	laiming federal exemptions.	11 U.S.C. § 522(b)(2)					
2.	For any pro	perty you list on Schedule	A/B that you claim as exe	empt,	fill in the information below.			
		ion of the property and line o	n Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption		
		,	Copy the value from Schedule A/B	Che	eck only one box for each exemption.			
		Trailblazer 153,000 mil	es \$2,625.00		\$2,400.00	735 ILCS 5/12-1001(c)		
	Line from Sc	hedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit			
	-	y Trailblazer 153,000 mil	es \$2,625.00		\$225.00	735 ILCS 5/12-1001(b)		
	Line from Sc	hedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit			
	Used perso	nal household furniture a	and \$150.00		\$150.00	735 ILCS 5/12-1001(b)		
	goods/items			_				
	Line nom 30	nedule A/B. G. I		_	100% of fair market value, up to any applicable statutory limit			
	-	nal clothing and accesson	pries \$100.00		\$100.00	735 ILCS 5/12-1001(a)		
	LINE HOM SC	neuule AVD. 11.1			100% of fair market value, up to any applicable statutory limit			
3.			tion of more than \$160,370 very 3 years after that for ca		led on or after the date of adjustmer	nt.)		

(Subject to	aujusimem	011 4/0 1/ 13	and every 3	years arrer	that for t	cases illeu	on or ane	i ille date o	ıı aujustin <del>e</del> ri	н.

■ No

Official Form 106C

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main Page 16 of 47 Case number (if known) Document

Debtor 1 Kevon A Johnson

Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main

		IAAAIII.		
Fill in this infor	mation to identify your	case:		
Debtor 1	Kevon A Johnson			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main

		Document	Page 18 of 47		
Fill in this info	ormation to identify your o	case:			
Debtor 1	Kevon A Johnson				
	First Name	Middle Name	Last Name	-	
	First Name	Middle Name	Last Name	-	
	Continue to a Court for the				
United States i	sankrupicy Court for the.	NORTHERN DISTRICT OF IL	LINOIS	-	
Case number (if known)				☐ Check if this amended fil	
Debtor 1		1	2/15		
any executory co Schedule G: Exe Schedule D: Cre left. Attach the C name and case n	ontracts or unexpired leases cutory Contracts and Unexpiditors Who Have Claims Sectiontinuation Page to this pagrumber (if known).	that could result in a claim. Also lired Leases (Official Form 106G). I ured by Property. If more space is e. If you have no information to re	list executory contracts on Schedule A Do not include any creditors with parti needed, copy the Part you need, fill it	VB: Property (Official Form 106 ally secured claims that are lis out, number the entries in the	6A/B) and on ted in boxes on the
	• •	d claims against you?			
_	Part 2.				
	All of Vous MONDDIODIT	V I I no a a como el Clatino a			
☐ No. You		• •	your other schedules.		
unsecured c than one cre	laim, list the creditor separately	for each claim. For each claim listed	d, identify what type of claim it is. Do not	ist claims already included in Par	rt 1. If more
				Total clai	m
4.1 City of	f Chicago	Last 4 digits of acc	count number		\$7,000.00
Depar P.O B	tment of Finance ox 88292	When was the deb	t incurred?		
Number	Street City State Zlp Code	As of the date you	file, the claim is: Check all that apply		
■ Deb	tor 1 only	☐ Contingent			
☐ Deb	tor 2 only	☐ Unliquidated			
☐ Deb	tor 1 and Debtor 2 only	☐ Disputed			
☐ At le	east one of the debtors and ano		RITY unsecured claim:		
debt		Obligations arisi		rce that you did not	
_	iaini subject to offset?		ııms n or profit-sharing plans, and other simila	dehte	
■ No		·		uobia	
☐ Yes		Other Specify	parking tickets		

Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main Document Page 19 of 47
Cevon A Johnson Case number (if know)

Deptor 1 K	KEVUII A J	01115011			Oasc III	annoci (ii			
	raci Law I		Last 4 digits of ac	count numb	er				\$2,000.00
55 İ		e St. #3400	When was the deb	ot incurred?					
Num		City State Zlp Code he debt? Check one.	As of the date you	ı file, the clai	im is: Check	all that ap	ply		
_	Debtor 1 only		☐ Contingent						
	Debtor 2 only		☐ Unliquidated						
	•	/ Debtor 2 only	☐ Disputed						
		of the debtors and another	Type of NONPRIO	RITY unsecu	ıred claim:				
_		s claim is for a community	☐ Student loans						
debt		s claim is for a community	Obligations aris	ing out of a se	eparation agr	eement or	divorce that you did no	t	
ls th	ne claim sub	ject to offset?	report as priority cla	aims	, ,		•		
	No		Debts to pensio	n or profit-sha	aring plans, a	nd other s	imilar debts		
□ Y	Yes		Other. Specify	chapter 1	3 bankrup	tcy		_	
Part 3: L	ist Others.	to Be Notified About a D	ebt That You Already I	Listed					
is trying to have more	collect from	ou have others to be notified n you for a debt you owe to s reditor for any of the debts th in Parts 1 or 2, do not fill out	someone else, list the orig nat you listed in Parts 1 or	ginal credito	r in Parts 1 c	or 2, then	list the collection ager	ncy here. S	Similarly, if you
Name and Ad Arnold Sco		D.C	On which entry in Part 1 of Line 4.1 of (Check one):		·	•			
		r.c. I, Suite 600	Line 4.1 of (Check one):				ith Priority Unsecured Crith Nonpriority Unsecure		
Chicago, II		., ••			■ Part 2: C	reditors w	ith Nonpriority Unsecure	ed Claims	
			Last 4 digits of account n	umber					
Name and Ad Chicago D 121 N. Las Room 107	epartmen salle Stree	t of Revenue et	On which entry in Part 1 of Line 4.1 of (Check one):		☐ Part 1: C	reditors w	itor? ith Priority Unsecured C ith Nonpriority Unsecure		
Chicago, II			Last 4 digits of account n	umber					
Name and Ad	ddress		On which entry in Part 1 of	or Part 2 did y	you list the or	iginal cred	itor?		
Goldman a			Line <u>4.1</u> of ( <i>Check one</i> ): ☐ Part 1: Creditors with Priority Unsecured Claims						
205 W Rar Chicago, II				■ Part 2: Creditors with Nonpriority Unsecured C			ed Claims		
Officago, fi	L 00000		Last 4 digits of account n	umber					
Name and Ad	ldress		On which entry in Part 1 o	or Part 2 did v	you list the or	iginal cred	itor?		
Harris & Ha	arris	d #400	Line 4.1 of (Check one):		☐ Part 1: C	reditors w	ith Priority Unsecured C ith Nonpriority Unsecure		
Chicago, II	L 60661		Last 4 digits of account n	umber	. a 2. 0		vonprionty endocure	ou olumno	
Part 4: A	Add the An	nounts for Each Type of L	Jnsecured Claim						
	mounts of o	certain types of unsecured cl im.	aims. This information is	for statistica	al reporting	purposes	only. 28 U.S.C. §159. A	Add the ar	nounts for each
							Total Claim		
	6a.	Domestic support obligation	ns		6a.	\$	0.0	00	
Total claims									
from Part 1	6b.	Taxes and certain other deb			6b.	\$	0.0		
	6c. 6d.	Other. Add all other priority up			6c. e. 6d.	\$	0.0 0.0		
	ou.	The Add an other priority di	nscoured ciairis. Write tridt	amount nere	,. Ju.	Ψ	0.0	<del></del>	
	6e.	Total Priority. Add lines 6a th	nrough 6d.		6e.	\$	0.0	00	
			-				3.0		
		Otrodont Is a se			01		Total Claim		
Total	6f.	Student loans			6f.	\$	0.0	<u>)U</u>	

Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main Page 20 of 47 Case number (if know) Document

Debtor 1 Kevon A Johnson

1101	/011 / ( 0	01113011		()	
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
		6h.	\$	0.00	
	6i.	· · · · · · · · · · · · · · · · · · ·	6i.	\$	9,000.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	9,000.00

Official Form 106 E/F

Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main

		17/7/11/11	3 H	
Fill in this infor	mation to identify your	case:		
Debtor 1	Kevon A Johnson			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is a
				amended filing

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Number	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3					
0	Name				_
	Number	Street			
	City		State	ZIP Code	<del>_</del>
2.4	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
	J.,		State		

Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main

		Docume	ent Page 22 o	ot 47	
Fill in thi	is information to identify you	r case:			
Dobtor 1	Kayan A Jahaasa				
Debtor 1	Kevon A Johnson First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, f	iling) First Name	Middle Name	Last Name		
United St	tates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Office Of	acco Bariki aptoy Court for the.		01 122111010		
Case nur	mber				
(if known)					☐ Check if this is an
					amended filing
Officia	al Form 106H				
Sche	dule H: Your Cod	debtors			12/15
ill it out, our nam	and number the entries in the le and case number (if known	e boxes on the left. Attach n). Answer every question	the Additional Page .	to this page. On the to	needed, copy the Additional Page, p of any Additional Pages, write
1. Do	o you have any codebtors? (If	f you are filing a joint case,	do not list either spouse	e as a codebtor.	
■ No					
Arizo	ne 2 again as a codebtor only n 106D), Schedule E/F (Officia	a, Nevada, New Mexico, Pu ouse, or legal equivalent live otors. Do not include your if that person is a guaran	erto Rico, Texas, Wash e with you at the time? spouse as a codebto tor or cosigner. Make	ington, and Wisconsin.) r if your spouse is filin sure you have listed the	
out (	Column 2.				
	Column 1: Your codebtor	ZID Code			editor to whom you owe the debt
	Name, Number, Street, City, State and 2	ZIP Code		Check all schedule	es that apply:
3.1				☐ Schedule D, lin	ie.
5.1	Name			□ Schedule E/F,	
				☐ Schedule G, lin	
	Number Street City	State	ZIP Code		
	City	State	ZIP Code		
3.2				☐ Schedule D, lin	ne.
	Name			☐ Schedule E/F,	
				☐ Schedule G, lin	
					·-
	Number Street City	State	ZIP Code		
	Oity	State	ZIF COUR		

# Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main Document Page 23 of 47

Fill	in this information to identify	y your ca	se:							
Del	otor 1 Kevon	n A John	ison			_				
	otor 2  ouse, if filing)					_				
Uni	ted States Bankruptcy Court	rt for the:	NORTHERN DISTRIC	T OF ILLINOIS		_				
	se number nown)						Check if this is  An amend  A supplem  13 income	ed filing ent showir	ng postpetition	
0	fficial Form 106I						MM / DD/		one ming areas	
_	chedule I: Your	-	ome				IVIIVI / DD/	1111		12/15
sup spo atta	as complete and accurate a plying correct information use. If you are separated a ch a separate sheet to this Describe Employer	n. If you a and your s form. C	are married and not filir spouse is not filing wi	ng jointly, and you th you, do not inc	ır spouse i lude inforr	s liv nati	ing with you, inc on about your sp	ude infor ouse. If m	mation about ore space is	your needed,
1.	Fill in your employment information.			Debtor 1	Debtor 1			2 or non-f	iling spouse	
	If you have more than one attach a separate page wit information about addition employers.	ith	Employment status	☐ Employed ■ Not employed	d		☐ Emp	oyed employed		
	Include part-time, seasona self-employed work.	al, or	Occupation Employer's name							
	Occupation may include st or homemaker, if it applies		Employer's address							
			How long employed the	nere?						
Par	t 2: Give Details Abo	out Mont	thly Income							
Esti	mate monthly income as o	of the da	•	you have nothing to	report for a	any	line, write \$0 in the	space. In	clude your no	n-filing
•	u or your non-filing spouse he space, attach a separate s			ombine the informat	tion for all e	mpl	oyers for that pers	on on the I	lines below. If	you need
							For Debtor 1		ebtor 2 or ling spouse	
2.	List monthly gross wage deductions). If not paid mo				2.	\$	0.00	\$	N/A	
3.	Estimate and list monthly	ly overtii	me pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross Income.	. Add line	e 2 + line 3.		4.	\$	0.00	\$	N/A	

# Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main Document Page 24 of 47

Debt	tor 1	Kevon A Johnson	-	Case	number (if known)			
	Con	y line 4 here	4.	Foi	Debtor 1	For Debtor		
_	·		4.	Ψ_	0.00	Φ	IN/A	
5.		all payroll deductions:	<b>-</b> -	Ф	0.00	<b>c</b>	<b>N</b> 1/A	
	5a. 5b.	Tax, Medicare, and Social Security deductions  Mandatory contributions for retirement plans	5a. 5b.	\$_ \$	0.00	\$ \$	N/A N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$-	0.00	\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$-	0.00	\$	N/A	
	5e.	Insurance	5e.	\$_	0.00	\$	N/A	
	5f.	Domestic support obligations	5f.	\$	0.00	\$	N/A	
	5g.	Union dues	5g.	\$	0.00	\$	N/A	
	5h.	Other deductions. Specify:	5h.+	\$	0.00	+ \$	N/A	
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$_	0.00	\$	N/A	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$_	0.00	\$	N/A	
8.	8b. 8c. 8d. 8e. 8f.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends  Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation  Social Security  Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	8c. 8d. 8e.	\$_ \$_ \$_ \$_	0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$	N/A N/A N/A N/A N/A	
		Specify: Section 8	_ 8f.	\$_	1,190.00	\$	N/A	
		Link	_	\$_	459.00	\$	N/A	
		Grandmother helps with expenses and food	_	\$_	450.00	\$	N/A	
	8g.	Pension or retirement income	8g.	\$_	0.00	\$	N/A	
	8h.	Other monthly income. Specify:	_ 8h.+	\$_	0.00	+ \$	N/A	1
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	2,099.00	\$	N/A	
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		2,099.00 + \$_	N/A	= \$	2,099.00
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not a cify:	depend		. •			0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies					L' —	2,099.00
13.	Do	you expect an increase or decrease within the year after you file this form	?				Combin- monthly	
	<b>=</b>	No.	•					
	_	Yes Explain:						

# Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main Document Page 25 of 47

EIII	in this informa	ation to identify yo	our case.					
	otor 1	Kevon A Johr				_	eck if this is:	I filing
1	otor 2 ouse, if filing)						A supplemer	of the following date:
Unit	ted States Bank	ruptcy Court for the:	: NORTH	ERN DISTRICT OF ILLIN	OIS		MM / DD / Y	YYY
1	se number							
		orm 106J	_			•		
Be info	as complete ormation. If m mber (if know		possible. eded, atta y question	If two married people ar				12/1: ible for supplying correct write your name and case
1.	Is this a join		illolu					
	■ No. Go to	o line 2. es Debtor 2 live i	in a separa	ate household?				
	□ N □ Y		st file Offici	al Form 106J-2, <i>Expense</i> s	for Separate House	ehold of De	ebtor 2.	
2.	Do you hav	e dependents?	□ No					
	Do not list D Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relation		Depender age	nt's Does dependent live with you?
	Do not state dependents				son		3	□ No ■ Yes
					son		4	□ No ■ Yes
					daughter		11	□ No ■ Yes
2	De veur ev	aanaaa inaluda	_		son		17	□ No ■ Yes
3.	expenses o	penses include If people other tl d your depende	<sup>han</sup> . ⊓	No Yes				
exp	imate your ex		our bankrı	iptcy filing date unless y				a Chapter 13 case to report top of the form and fill in the
the		h assistance and		government assistance i luded it on <i>Schedule I:</i> Y			You	ur expenses
4.		or home owners		ses for your residence. In	nclude first mortgage	e 4.	\$	1,190.00
	If not include	ded in line 4:						
		estate taxes erty, homeowner's	s, or renter	s insurance		4a. 4b.	·	0.00
		maintenance, re owner's associat		pkeep expenses dominium dues		4c. 4d.	· -	0.00

0.00

5. Additional mortgage payments for your residence, such as home equity loans

# Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main Document Page 26 of 47

Debtor 1 _	Kevon A Johnson	Case num	ber (if known)	
. Utilitie	ne.			
	s: Electricity, heat, natural gas	6a.	\$	130.00
	Water, sewer, garbage collection	6b.		0.00
	Telephone, cell phone, Internet, satellite, and cable services	6c.		
				65.00
	Other. Specify:	6d.		0.00
	and housekeeping supplies	7.	·	459.00
	are and children's education costs	8.	\$	0.00
	ng, laundry, and dry cleaning	9.	\$	15.00
0. Persoi	nal care products and services	10.	\$	0.00
1. Medica	al and dental expenses	11.	\$	0.00
2. Transp	portation. Include gas, maintenance, bus or train fare.			40.00
Do not	include car payments.	12.	\$	40.00
<ol><li>Enterta</li></ol>	ainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
4. Charita	able contributions and religious donations	14.	\$	0.00
5. <b>Insura</b>	ince.			
	include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	\$	0.00
15b. I	Health insurance	15b.	\$	0.00
	Vehicle insurance	15c.	·	50.00
	Other insurance. Specify:	15d.	*	0.00
	Do not include taxes deducted from your pay or included in lines 4 or 20		Ψ	0.00
Specify		16.	\$	0.00
	ment or lease payments:		Ψ	0.00
	Car payments for Vehicle 1	17a.	\$	0.00
	Car payments for Vehicle 2	17b.	·	0.00
	Other. Specify:	17c.	· -	0.00
	Other. Specify:	17d.	\$	0.00
	payments of alimony, maintenance, and support that you did not rep		<b>c</b>	0.00
deduc	ted from your pay on line 5, Schedule I, Your Income (Official Form	1 <b>06I).</b> 18.		
	payments you make to support others who do not live with you.		\$	0.00
Specify		19.		
	real property expenses not included in lines 4 or 5 of this form or or			
20a. I	Mortgages on other property	20a.	·	0.00
20b. I	Real estate taxes	20b.	\$	0.00
20c. I	Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. I	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. I	Homeowner's association or condominium dues	20e.	\$	0.00
1. Other:	Specify:	21.	· -	0.00
			. +	0.00
	late your monthly expenses			
22a. A	dd lines 4 through 21.		\$	1,949.00
22b. C	opy line 22 (monthly expenses for Debtor 2), if any, from Official Form 10	6J-2	\$	
	dd line 22a and 22b. The result is your monthly expenses.		\$	1,949.00
O. A	as = == and ===. The result to your monthly expenses.			1,343.00
3. Calcul	late your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,099.00
	Copy your monthly expenses from line 22c above.	23b.		1,949.00
	, , , , , , , , , , , , , , , , , , , ,			.,010.00
23c.	Subtract your monthly expenses from your monthly income.			
	The result is your <i>monthly net income</i> .	23c.	\$	150.00
	countries your monary not mounts.		l	
4. <b>Do yo</b> ı	u expect an increase or decrease in your expenses within the year a	fter you file this	form?	
For exa	imple, do you expect to finish paying for your car loan within the year or do you expe			se or decrease because of a
modifica	ation to the terms of your mortgage?			
■ No.				
<b>=</b> NO.				

### Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main Document Page 27 of 47

Fill in this infor	mation to identify your	case:			
Debtor 1	Kevon A Johnson				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States De	and winter Court for the	NORTHERN DISTRICT	OE ILLINOIS		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				_	t if this is an ded filing
				amend	aca ming
Official Forr	m 106Dec				
		n Individual	Debtor's Sch	andulae	
Declara	HOH ADOUL &	III IIIUIVIUUAI	Depioi 2 3ci	iedules	12/15
If the morried w	aanla ava filing tagatha	. hath are equally recons	nsible for supplying corre	at information	
ii two married po	eopie are ming togethe	, both are equally respo	insible for supplying corre	ect information.	
You must file thi	is form whenever you fi	le bankruptcy schedules	s or amended schedules. I	Making a false statement, concealin	g property, or
obtaining money	y or property by fraud i	n connection with a bank	kruptcy case can result in	fines up to \$250,000, or imprisonme	ent for up to 20
years, or both. 1	8 U.S.C. §§ 152, 1341, 1	519, and 3571.			
Sig	n Below				
0.9					
Did you pa	y or agree to pay some	one who is NOT an attor	rney to help you fill out ba	nkruptcy forms?	
■ No					
☐ Yes. I	Name of person			Attach Bankruptcy Petition Pi	reparer's Notice,
				Declaration, and Signature (C	Official Form 119)
Under pena	alty of periury. I declare	that I have read the sum	mary and schedules filed	with this declaration and	
	e true and correct.		.,		
X /e/ Kov	on A Johnson		Х		
	A Johnson		Signature of D	ebtor 2	
	re of Debtor 1		5.ga.a.o 61 5		
			<b>.</b>		
Date _	April 25, 2017		Date		

# Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main Document Page 28 of 47

	in this inform	nation to identify year	r 00001			
_		nation to identify you				
Dei	otor 1	Kevon A Johnson First Name	Niddle Name	Last Name		
	otor 2	-	A. I. II. A.			
(Spc	ouse if, filing)	First Name	Middle Name	Last Name		
Uni	ted States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
	se number _				_	Check if this is an amended filing
	ficial Fo		Affairs for Indivi	duals Filing for E	Bankruptcy	4/10
nfo	rmation. If m	ore space is needed n). Answer every que	, attach a separate sheet to stion.	this form. On the top of an	equally responsible for sup y additional pages, write yo	
Pai	t 1: Give D	etails About Your Ma	arital Status and Where Yo	u Lived Before		
1.	What is you	r current marital statu	us?			
	<ul><li>☐ Married</li><li>■ Not mar</li></ul>	ried				
2.	During the la	ast 3 vears. have vou	lived anywhere other than	where you live now?		
	■ No □ Yes. Lis	t all of the places you	lived in the last 3 years. Do r	not include where you live no	N.	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	ddress:	Dates Debtor 2 lived there
<b>3.</b> state					nity property state or territor tico, Texas, Washington and V	
	■ No					
	_	ake sure you fill out Sc	hedule H: Your Codebtors (C	Official Form 106H).		
Dec	4.0 Funda	4h - Caussaa of Var				
rai	t 2 Explai	n the Sources of You	ir income			
4.	Fill in the tota	al amount of income yo	ou received from all jobs and	ng a business during this y all businesses, including par ve together, list it only once u		ndar years?
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
			■ Wages, commissions, bonuses, tips	\$1.00	☐ Wages, commissions, bonuses, tips	

Official Form 107

Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main Page 29 of 47
Case number (if known) Document

Debtor 1 Kevon A Johnson

Debtor 1		Debtor 2	
Sources of income Check all that apply.	<b>Gross income</b> (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
■ Wages, commissions, bonuses, tips	\$1.00	☐ Wages, commissions, bonuses, tips	
☐ Operating a business		☐ Operating a business	
■ Wages, commissions, bonuses, tips	\$1.00	☐ Wages, commissions, bonuses, tips	
☐ Operating a business		☐ Operating a business	

#### Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony, child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No

Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Food Stamps	\$1,836.00		
	Section 8 Income	\$4,760.00		
For last calendar year: (January 1 to December 31, 2016)	Food Stamps	\$5,400.00		
For the calendar year before that: (January 1 to December 31, 2015 )	Food Stamps	\$5,100.00		

#### Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

#### Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose,"

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

□ No. Go to line 7.

□ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

#### Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No.

List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

<sup>\*</sup> Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main Document

Page 30 of 47
Case number (if known) Debtor 1 Kevon A Johnson

	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this pay	yment for
7.	Within 1 year before you filed for bankrupto Insiders include your relatives; any general pa of which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony.	rtners; relatives of any gen control, or owner of 20% o	eral partners; partners of their votin	erships of which yo g securities; and ar	u are a genera ny managing ag	I partner; corporations gent, including one for
	☐ Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for t	this payment
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cosi  No Yes. List all payments to an insider		ments or transfer a	any property on a	ccount of a de	bt that benefited an
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for t	this payment tor's name
Par	t 4: Identify Legal Actions, Repossession	is, and Foreclosures				
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes.  No Yes. Fill in the details.					
	Case title	Nature of the case	Court or agency		Status of the	e case
	Case number					
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below  No. Go to line 11.  Yes. Fill in the information below.		erty repossessed, t	foreclosed, garnis	hed, attached	, seized, or levied?
	Creditor Name and Address	Describe the Property		Date		Value of the
		Explain what happened	I			property
11.	<ul> <li>Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from yo accounts or refuse to make a payment because you owed a debt?</li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>					mounts from your
	Creditor Name and Address	Describe the action the	creditor took	Date :	action was	Amount
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or at  ■ No □ Yes		erty in the possess			fit of creditors, a

Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main

Debtor 1 Kevon A Johnson \_\_\_\_\_ Document Page 31 of 47 Case number (if known) \_\_\_\_\_

Pa	tt 5: List Certain Gifts and Contributions	i			
13.	Within 2 years before you filed for bankru  ■ No  □ Yes. Fill in the details for each gift.	ptcy,	did you give any gifts with a total value of more t	han \$600 per person?	?
	Gifts with a total value of more than \$600 per person	•	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:				
14.	Within 2 years before you filed for bankru  ■ No □ Yes. Fill in the details for each gift or co		did you give any gifts or contributions with a total	al value of more than	\$600 to any charity?
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	tal	Describe what you contributed	Dates you contributed	Value
Pa	rt 6: List Certain Losses				
15.	Within 1 year before you filed for bankrup or gambling?  ■ No □ Yes. Fill in the details.	tcy o	r since you filed for bankruptcy, did you lose any	thing because of thef	t, fire, other disaster,
	how the loss occurred	ncluc	ribe any insurance coverage for the loss de the amount that insurance has paid. List pending ance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Pai	rt 7: List Certain Payments or Transfers				
16.	consulted about seeking bankruptcy or p	repar	did you or anyone else acting on your behalf pay or ing a bankruptcy petition? ers, or credit counseling agencies for services require	, , ,	rty to anyone you
	No				
	Yes. Fill in the details.			_	
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Yo	ou	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	STAHULAK & ASSOCIATES, L.L.C 53 W. Jackson Blvd., Suite 652 Chicago, IL 60604 1/2 (\$250) was paid by her brother		\$500.00 (\$310.00 filing fee + \$10.00 copy + \$180.00 attys fees)	4/22/17	\$500.00
	GreenPath Debt Solutions 20 N Wacker Drive, Suite 1928 Chicago, IL 60606		credit counseling	4/24/17	\$26.00
17.	promised to help you deal with your cred Do not include any payment or transfer that	tors		or transfer any prope	rty to anyone who
	■ No □ Yes. Fill in the details.				
	Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was made	Amount of payment

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

page 4

Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main Case 17-12892 Page 32 of 47
Case number (if known) Document

Debtor 1 Kevon A Johnson

	transferred in the ordinary course of your b Include both outright transfers and transfers ma include gifts and transfers that you have alread No Yes. Fill in the details.	ade as security (such as	the granting of a s	ecurity interest or mortgage o	n your property). Do not
	Person Who Received Transfer Address	Description and property transfer		Describe any property or payments received or de paid in exchange	
	Person's relationship to you				
19.	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro  No  Yes. Fill in the details.		ny property to a s	elf-settled trust or similar d	evice of which you are a
	Name of trust	Description and	value of the prop	erty transferred	Date Transfer was
					made
Pai	t 8: List of Certain Financial Accounts, Ins	struments, Safe Deposi	it Boxes, and Sto	rage Units	
20.	Within 1 year before you filed for bankruptc sold, moved, or transferred? Include checking, savings, money market, or			-	
	houses, pension funds, cooperatives, associ				oroan amono, pronorago
	■ No □ Yes. Fill in the details.				
	Name of Financial Institution and Last 4 digits of Type of account or D				s Last balance
	Address (Number, Street, City, State and ZIP Code)	account number			before closing or transfer
21.	Do you now have, or did you have within 1 yeash, or other valuables?	year before you filed fo	r bankruptcy, any	/ safe deposit box or other c	depository for securities,
	■ No				
	Yes. Fill in the details.				
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe the contents	Do you still have it?
22.	Have you stored property in a storage unit of	or place other than you	r home within 1 y	ear before you filed for ban	kruptcy?
	■ No □ Yes. Fill in the details.				
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, S State and ZIP Code)		Describe the contents	Do you still have it?
Pai	t 9: Identify Property You Hold or Control	for Someone Else			
23.	Do you hold or control any property that so for someone.	meone else owns? Incl	ude any property	you borrowed from, are sto	oring for, or hold in trust
	■ No □ Yes. Fill in the details.				
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the proj (Number, Street, City, S		Describe the property	Value
	21 D. H. M. A. T. T. A. M. A. T. T. A. M. A. T. T. A. M. A. T. A.	Code)			

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or

Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main Document Page 33 of 47

Debtor 1 Kevon A Johnson

regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details. Name of site Environmental law, if you Date of notice Governmental unit Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 25. Have you notified any governmental unit of any release of hazardous material? No Yes. Fill in the details. Name of site Governmental unit Date of notice Environmental law, if you Address (Number, Street, City, State and know it Address (Number, Street, City, State and ZIP Code) ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Court or agency Case Title Nature of the case Status of the **Case Number** Name case Address (Number, Street, City State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name Employer Identification number** Describe the nature of the business Address Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below.

Part 12: Sign Below

Name

Address

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection

Date Issued

Official Form 107

(Number, Street, City, State and ZIP Code)

Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main Page 34 of 47
Case number (if known) Document

Debtor 1 Kevon A Johnson

/s/ Kevon A Johnson	
Kevon A Johnson	Signature of Debtor 2
Signature of Debtor 1	
<b>Date</b> April 25, 2017	Date
Did you attach additional pages to Your Sta	ntement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
***	
■ No □ Yes Did you pay or agree to pay someone who i	s not an attorney to help you fill out bankruptcy forms?
□ Yes	s not an attorney to help you fill out bankruptcy forms?

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:		Liquidation
	\$245	filing fee
	\$75	administrative fee
	+ \$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

#### (Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
  - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
  - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
    - Debtor's attorney received \$500.00 from Debtor(s) prior to filing of the case as an advanced payment in compensation of (1) analysis of financial situation; (2) consultation on various bankruptcy and non-bankruptcy options; (3) preparation of documents; (4) payment of filing fees; and, when applicable (5) payment of costs of credit report fees.
  - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
  - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$180.00 toward the flat fee, leaving a balance due of \$3,820.00; and \$0.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: April 25, 2017	•	
Signed:		
/s/ Kevon A Johnson	/s/ Thomas G. Stahulak	
Kevon A Johnson	Thomas G. Stahulak 6288620	-
	Attorney for the Debtor(s)	
Debtor(s)		
Do not sign this agreement if the amount	s are blank.	

**Local Bankruptcy Form 23c** 

Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main Document Page 45 of 47

B2030 (Form 2030) (12/15)

## United States Bankruptcy Court Northern District of Illinois

In re	Kevon A Johnson		Case N		
		Debtor(s)	Chapte	r 13	
	DISCLOSURE OF COMI	PENSATION OF ATTOR	RNEY FOR	DEBTOR(S)	
C	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2 compensation paid to me within one year before the per rendered on behalf of the debtor(s) in contemplation	filing of the petition in bankruptcy,	or agreed to be p	aid to me, for services	
	For legal services, I have agreed to accept		\$	4,000.00	
	Prior to the filing of this statement I have receive	ved	\$	180.00	
	Balance Due		\$	3,820.00	
2. \$	S 310.00 of the filing fee has been paid.				
3. T	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4. T	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5. <b>I</b>	■ I have not agreed to share the above-disclosed co	ompensation with any other person	unless they are m	embers and associates	of my law firm.
[	☐ I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the				/ law firm. A
6. I	In return for the above-disclosed fee, I have agreed	to render legal service for all aspect	s of the bankrupto	cy case, including:	
b c	<ul> <li>Analysis of the debtor's financial situation, and representation and filing of any petition, schedules,</li> <li>Representation of the debtor at the meeting of credit. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reagreements and applications as needed of liens on household goods.</li> </ul>	statement of affairs and plan which editors and confirmation hearing, ar educe to market value; exemption	may be required and any adjourned on planning; pre	; hearings thereof; paration and filing of	reaffirmation
7. B	By agreement with the debtor(s), the above-disclose Representation of the debtors in any disadversary proceeding.			elief from stay action	ns or any other
		CERTIFICATION			
	certify that the foregoing is a complete statement of ankruptcy proceeding.	f any agreement or arrangement for	payment to me for	or representation of the	debtor(s) in
An	pril 25, 2017	/s/ Thomas G. Stal	hulak		
	ate	Thomas G. Stahul	ak 6288620		
		Signature of Attorne Stahulak & Associ		etFiled	
		53 W. Jackson Blv	•		
		Chicago, IL 60604 (312) 662-1480 F		328	
		ecf@stahulakanda			
		Name of law firm			

# Case 17-12892 Doc 1 Filed 04/25/17 Entered 04/25/17 10:50:42 Desc Main Document Page 46 of 47

### **United States Bankruptcy Court** Northern District of Illinois

In re	Kevon A Johnson		Case No.	
		Debtor(s)	Chapter	13
	VER	RIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors:	6
	The above-named Debtor(s) h (our) knowledge.	hereby verifies that the list of credito	ors is true and co	orrect to the best of my
Date:	April 25, 2017	/s/ Kevon A Johnson Kevon A Johnson Signature of Debtor		

Arnold Scott Harris, P.C. 111 W Jackson Blvd, Suite 600 Chicago, IL 60604

Chicago Department of Revenue 121 N. Lasalle Street Room 107A Chicago, IL 60602

City of Chicago Department of Finance P.O Box 88292 Chicago, IL 60680-1292

Geraci Law LLC 55 E. Monroe St. #3400 Chicago, IL 60603

Goldman and Grant 205 W Randolph Chicago, IL 60606

Harris & Harris 600 W. Jackson Blvd #400 Chicago, IL 60661